

- 16 -

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Remarks

The present response is to the Office Action mailed in the above referenced case on February 12, 2007. Claims 1-33 are standing for examination. Claims 1-13 are rejected under 35 U.S.C. 101. Claims 1-33 are rejected under 35 U.S.C. 102(e) as being anticipated by Chaffee (US 7,165,044) hereinafter Chaffee.

Applicant has carefully studied the prior art references provided by the Examiner, and the Examiner's rejections and statements. In response, applicant herein amends the specification, as required by the Examiner. The claims are herein amended to overcome the 101 rejection. The Independent claims are herein amended to add subject matter considered patentable by applicant over the art of Chaffee.

The Independent claims are herein amended to positively recite that the software, via a server node, automatically navigates to Web sites providing access to the user's financial data, logging in on behalf of users, procuring data, and performing data aggregation on behalf of the accessing users.

Applicant points out that the art of Chaffee must have a pre-arranged agreement with financial institutions for access to user account data. Chaffee specifically teaches that; "In Step 330, the remote server 10 transmits a request for transaction data, including the account name or number and the password, to one or more of the financial institution databases 60. The remote server 10 waits for a response from the financial institution databases 60 in Step 340..." (col. 9, lines 38-43). Chaffee also teaches; "The retrieval of transmission data from the financial institution databases 60 may be performed in other ways that do not require the remote server 10 to act as a surrogate to the users. For example, the financial institutions may provide the investment portfolio management system according to another embodiment of the invention direct access to their databases in exchange for a fee, e.g., a flat annual fee for each user of the system who has his or her trades handled by them." (col. 9, lines 56-64).

Applicant's invention, as claimed, clearly teaches that the software provides automatic navigation to the Web sites to log-in and access information on behalf of the

- 17 -

user and as far as the Web site is concerned the user is accessing the information, themselves, not the system of Chaffee.

Applicant believes in view of the above amendments and arguments, the independent claims 1, 14 and 28, as amended, are now patentable over the art of Chaffee. Dependent claims 3-13, 16-27 and 30-33 are patentable on their own merits, or at least as dependent from a patentable claim. Claims 2, 15 and 29 are herein canceled.

For the above reasons, applicant believes that the claims, as amended and argued above, are clearly and unarguably patentable over the combined art presented by the Examiner. As all of the claims have been shown to be patentable over the art of record, applicant respectfully requests reconsideration, and that the present case be passed quickly to issue. If there are any time extensions needed beyond any extension specifically requested with this response, such extension of time is hereby requested. If there are any fees due beyond any fees paid with this amendment, authorization is given to deduct such fees from deposit account 50-0534.

Respectfully Submitted,
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